

DEVIKA URBAN CO-OPERATIVE BANK LTD.
P.N DOGRA MARKET, UDHAMPUR (J&K) - 182101

ADVANCES RATE W.E.F 20/12/2025

	RATE	
CASH CREDIT		
UPTO RS. 5.00 LACS	11.00%	
ABOVE RS. 5.00 LACS	11.25%	
SANCTIONED OD LIMIT AGAINST FDRS/SECURITY 2% ABOVE RATE APPLICABLE ON DEPOSITS		
SANCTIONED OD LIMIT AGAINST MORTGAGE /WORK ALLOTMENT	13.00%	
HOUSING LOANS	Floating	
RESIDENTIAL	9.50%	
(INCLUDING MORATORIOUM PERIOD)		
HOUSING LOAN FOR PURCHASE OF RESIDENTIAL PROPERTY	9.20%	
HOUSING UNDER COMMERCIAL	13.00%	
CAR LOANS (FRESH)	9.00%	
CAR LOANS (SECOND HAND) ONLY UPTO TWO YEARS OLD	13.00%	
TWO WHEELER	12.50%	
PERSONAL LOAN	13.50%	
SPECIAL TRANSPORT LOAN COMMERCIAL (FRESH LOAN CASES)	10.00%	
TRANSPORT LOAN COMMERCIAL	11.50%	
TRANSPORT LOAN OLD UPTO 3 YRS	13.00%	
AGAINST MORTGAGE OF PROPERTY	11.00%	
LOAN AGAINST MORTGAGE (HOUSING PURPOSE)	10.00%	
MACHINERY LOAN	12.50%	
CONSUMER LOAN	13.00%	
SOLAR PANEL LN	7.00%	
New Transport Loan (New Year Offer)	9.30%	
Construction Equipment	9.30%	
Loan against Bank Fixed Deposits	Above 1.5 % rate applicable on security	
Against Govt. Securities/NSCs/KVPs/IVPs/LIC Policies	Above 2% rate applicable on security	
STAFF LOANS		
HOUSING/CAR/CONSUMER/TWO WHEELER/PCL	6.00%	
OD LIMIT STAFF	8.00%	
Against FDRs/NSCs/KVPs/IVPs/LIC Policies	At par with Interest of Security	

Rakesh Sharma
Chief Executive Officer